

CLAIMS

What is claimed is:

- 5 1. A commercial business method comprising the steps of: establishing a manager;
establishing a one to many relationship between the manager and plural consumers;
establishing a one to many relationship between the manager and plural manufacturers of
consumer products; establishing a one to many relationship between the manager and
plural retailers; producing a plurality of a universal coupon wallet cards; issuing one of
10 the wallet cards to each of the plural consumers; identifying selected publically placed
coupons, offering a purchase discount for a selected product, with a notification indicia
related to the wallet cards; issuing the purchase discount for each of the selected products
purchased at any one of the plural retailers by any one of the plural consumers upon
presentation of one of the wallet cards; notifying the manager of each of the purchase
15 discounts issued by the retailers; notifying the manufacturers of each of the purchase
discounts identified to the manager; paying, to the manager, a manufacturers rebate
related to the purchase discounts tendered by the retailers and a manager service fee; and
paying, to the retailers, the manufacturers rebate.
- 20 2. A commercial business method comprising the steps of: establishing a manager;
establishing a one to many relationship between the manager and plural consumers;
establishing a one to many relationship between the manager and plural manufacturers of
consumer products; establishing a one to many relationship between the manager and
plural retailers; producing a plurality of a universal coupon wallet card; issuing one of
25 the wallet cards to each of the plural consumers; identifying selected publically placed
coupons, offering a purchase discount for a selected product, with a notification indicia
related to the wallet cards; issuing the purchase discount for each of the selected products
purchased at any one of the plural retailers by any one of the plural consumers upon
presentation of one of the wallet cards; notifying the manufacturers of each of the
purchase discounts issued by the retailers; paying, to the manager, a manufacturers rebate

related to the purchase discounts tendered by the retailers and a manager service fee; and paying, to the retailers, the manufacturers rebate.

3. A commercial business method comprising the steps of: establishing a manager; establishing a one to many relationship between the manager and plural consumers; establishing a one to many relationship between the manager and plural manufacturers of consumer products; establishing a one to many relationship between the manager and plural retailers; producing a plurality of a universal coupon wallet card; issuing one of the wallet cards to each of the plural consumers; identifying selected publically placed coupons, offering a purchase discount for a selected product, with a notification indicia related to the wallet cards; issuing the purchase discount for each of the selected products purchased at any one of the plural retailers by any one of the plural consumers upon presentation of one of the wallet cards; notifying the manufacturers of each of the purchase discounts issued by the retailers; paying, to the retailers, a manufacturers rebate related to the purchase discounts tendered by the retailers; and paying, to the manager, a service fee.